

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<b>DECLARATION AND POWER OF ATTORNEY FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)</b>		Attorney Docket Number <b>P00850-US-00 (21161.0001)</b>
<input checked="" type="checkbox"/> Declaration Submitted with Initial Filing <input type="checkbox"/> Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16(e)) required)		First Named Inventor <b>CARNEY, Gregory</b>
<b>COMPLETE IF KNOWN</b>		
Application Number	/	
Filing Date		
Group Art Unit		

**As a below named inventor, I hereby declare that:**

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR ANNUITY VALUATION**

*(Title of the Invention)*

the specification of which

is attached hereto

**OR**

was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number

and was amended on (MM/DD/YYYY)

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby appoint the practitioners at Customer Number 22446 as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?
				YES
				NO
			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input checked="" type="checkbox"/>				

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

[Page 1 of 2]

**DECLARATION AND POWER OF ATTORNEY Utility or Design Patent Application**

Direct all correspondence to:  Customer Number  
or Bar Code Label   OR  Correspondence address below

Name **Doreen J. Gridley**

Address **ICE MILLER, One American Square, Box 82001**

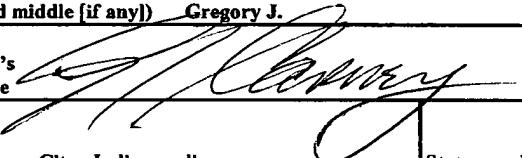
City <b>Indianapolis</b>	State <b>IN</b>	ZIP <b>46282-0002</b>
--------------------------	-----------------	-----------------------

Country <b>USA</b>	Telephone <b>(317) 236-2472</b>	Fax <b>(317) 236-2219</b>
--------------------	---------------------------------	---------------------------

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**NAME OF SOLE OR FIRST INVENTOR:**  A petition has been filed for this unsigned inventor

Given Name (first and middle [if any]) <b>Gregory J.</b>	Family Name or Surname <b>CARNEY</b>
---	---

Inventor's Signature 	Date <b>9/18/03</b>
---	---------------------

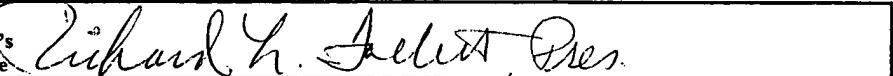
Residence: City <b>Indianapolis</b>	State <b>Indiana</b>	Country <b>US</b>	Citizenship <b>US</b>
-------------------------------------	----------------------	-------------------	-----------------------

Mailing Address **8705 Sturgen Bay Lane**

City <b>Indianapolis</b>	State <b>Indiana</b>	ZIP <b>46236</b>	Country <b>US</b>
--------------------------	----------------------	------------------	-------------------

**NAME OF SECOND INVENTOR:**  A petition has been filed for this unsigned inventor

Given Name (first and middle [if any]) <b>Alliance America, Corporation</b>	Family Name or Surname
--	---------------------------

Inventor's Signature 	Date <b>9/18/2003</b>
---	-----------------------

Residence: City <b>Indianapolis</b>	State <b>Indiana</b>	Country <b>US</b>	Citizenship <b>US</b>
-------------------------------------	----------------------	-------------------	-----------------------

Mailing Address **Woodland Corporate Center, 7602 Woodland Drive, Suite 100**

City <b>Indianapolis</b>	State <b>Indiana</b>	ZIP <b>46278</b>	Country <b>US</b>
--------------------------	----------------------	------------------	-------------------

Additional inventors are being named on the \_\_\_\_\_ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

ICE MILLER  
One American Square, Box 82001  
Indianapolis, Indiana 46282-0002  
Telephone: (317) 236-2100  
Facsimile: (317) 236-2219

VERIFIED STATEMENT CLAIMING  
SMALL ENTITY STATUS

SYSTEM AND METHOD FOR ANNUITY VALUATION

This Statement is Made in Support of:

Alliance America, Corporation  
Woodland Corporate Centre  
7602 Woodland Drive, Suite 100  
Indianapolis, IN 46278  
(An Indiana corporation)

Type of Small Entity:

- Independent Inventor  
 Small Business Concern  
 Non-Profit Organization

Our Ref. No.: P00850-US-00 (21161.0001)

- Specification Attached  
 Specification file: \_\_\_\_\_  
as Serial No.: \_\_\_\_\_  
 Patent Issued on: \_\_\_\_\_  
as Patent No.: \_\_\_\_\_

Other Small Entities Having an Interest in Invention

CARNEY, Gregory J.  
8705 Sturgen Bay Lane  
Indianapolis, IN 46236  
(A U.S. citizen)

IDENTIFICATION OF DECLARANT AND RIGHTS AS A SMALL ENTITY

If the Independent Inventor box is checked above, I hereby declare that I am a person as defined in 37 C.F.R. § 1.27(a)(1).

If the Small Business Concern box is checked above, I hereby declare that I am either the owner or an empowered official of the above-identified small business concern, and that the concern qualifies as a small business concern as defined in 37 C.F.R. § 1.27(a)(2), in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement: (1) the number of employees of the business concerns is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year; and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

If the Non-Profit box is checked above, I hereby declare that the above-identified small concern is a Non-Profit Organization as defined in 37 C.F.R. § 1.27(a)(3) and that I am an official empowered to act on behalf of said concern, and that said concern either: (a) is a University or other institution of higher education (b) is tax exempt under 26 U.S.C. §§501 (1) and 501(c)(3); (c) is a nonprofit scientific or educational entity qualified under a statute of a state of the United States of America; or (d) would qualify under one of the foregoing subsections (b) or (c) if located in the United States of America.

OWNERSHIP OF INVENTION BY DECLARANT

I hereby declare that rights under contract or law remain with and/or have been conveyed to the above-identified small entity, except, that if the rights held are not exclusive, each individual, concern or organization having rights to the invention is identified as an Other Small Entity above, and no rights to the invention are held: (a) by any person who could not be classified as an Independent Inventor; (b) any concern which would not qualify as a Small Business Concern; or (c) a non-profit Organization, under 37 C.F.R. § 1.9.

ACKNOWLEDGMENT OF DUTY TO NOTIFY PTO OF STATUS CHANGE

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Richard L. Miller, Pres. PRESIDENT  
Signed \_\_\_\_\_ Title (if any) \_\_\_\_\_

September 24, 2003 Date

ICE MILLER  
One American Square, Box 82001  
Indianapolis, Indiana 46282-0002  
Telephone: (317) 236-2100  
Facsimile: (317) 236-2219

VERIFIED STATEMENT CLAIMING  
SMALL ENTITY STATUS

SYSTEM AND METHOD FOR ANNUITY VALUATION

This Statement is Made in Support of:

CARNEY, Gregory J.  
8705 Sturgen Bay Lane  
Indianapolis, Indiana 46236  
(a U.S. citizen)

Type of Small Entity:

- Independent Inventor  
 Small Business Concern  
 Non-Profit Organization

Our Ref. No.: P00850-US-00 (21161.0001)

- Specification Attached  
 Specification file: \_\_\_\_\_  
as Serial No.: \_\_\_\_\_  
 Patent Issued on: \_\_\_\_\_  
as Patent No.: \_\_\_\_\_

Other Small Entities Having an Interest in Invention

Alliance America, Corporation  
Woodland Corporate Centre One  
7602 Woodland Drive, Suite 100  
Indianapolis, IN 46278  
(An Indiana corporation)

IDENTIFICATION OF DECLARANT AND RIGHTS AS A SMALL ENTITY

If the Independent Inventor box is checked above, I hereby declare that I am a person as defined in 37 C.F.R. § 1.27(a)(1).

If the Small Business Concern box is checked above, I hereby declare that I am either the owner or an empowered official of the above-identified small business concern, and that the concern qualifies as a small business concern as defined in 37 C.F.R. § 1.27(a)(2), in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement: (1) the number of employees of the business concerns is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year; and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

If the Non-Profit box is checked above, I hereby declare that the above-identified small concern is a Non-Profit Organization as defined in 37 C.F.R. § 1.27(a)(3) and that I am an official empowered to act on behalf of said concern, and that said concern either: (a) is a University or other institution of higher education (b) is tax exempt under 26 U.S.C. §§501 (1) and 501(c)(3); (c) is a nonprofit scientific or educational entity qualified under a statute of a state of the United States of America; or (d) would qualify under one of the foregoing subsections (b) or (c) if located in the United States of America.

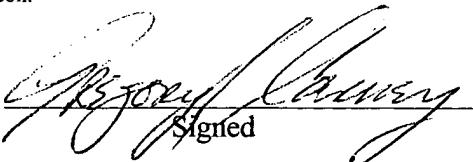
OWNERSHIP OF INVENTION BY DECLARANT

I hereby declare that rights under contract or law remain with and/or have been conveyed to the above-identified small entity, except, that if the rights held are not exclusive, each individual, concern or organization having rights to the invention is identified as an Other Small Entity above, and no rights to the invention are held: (a) by any person who could not be classified as an Independent Inventor; (b) any concern which would not qualify as a Small Business Concern; or (c) a non-profit Organization, under 37 C.F.R. § 1.9.

ACKNOWLEDGMENT OF DUTY TO NOTIFY PTO OF STATUS CHANGE

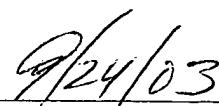
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

  
Signed

1243049

Title (if any)

  
9/24/03

Date